



Department of Planning and Community Development

Policy # Build – 05-07

The National Flood Insurance Program is a federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. The State has adopted these regulations through the Uniform Statewide Building Code. Section 323.1 of the International Residential Code states in part:
Buildings and structures constructed in flood hazard areas (including A or V Zones) as established in Table R301.2 (1) shall be designed and constructed in accordance with the provisions contained in this section.

All new construction, including additions, must be elevated to the required height per the City of Norfolk's agreement (1 foot freeboard). Also, if the addition is more than 50% of the market value of the existing structure, both existing and proposed structures must be elevated.

Commentary

Example #1: If real value for addition to a residential building is less than (or more than) 50% of market value of existing building, the addition must be elevated to required height and is subject to policy.

Example #2: If real value for addition to a residential building is more than 50% of market value of existing building, the addition and the existing building must be elevated to required height and is subject to policy.